IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Application No.:

10/714,523

Confirmation No.:

2227

Filing Date:

November 14, 2003

Inventors:

Houle et al.

Title:

SYSTEMS AND METHODS

FOR ASSESSING

DOCUMENTS USING

ANALYSIS OF MACHINE-

PRINTED WRITING AND

PRE-PRINTED INFORMATION

Examiner:

Tom Y. Lu

Art Unit:

2624

Atty. Dkt. No.:

5053-00507

CERTIFICATE OF ELECTRONIC TRANSMISSION

UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT:

I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the

date indicated above

Jackie L. Pitre

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

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MAIL STOP: ISSUE FEE

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance and/or Applicant believes that the Examiner's Statement of Reasons for Allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest comparing, using a computer system, at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives

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of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at

least a portion of the pre-printed information in the payment instrument to approximately match

at least one of the one or more document stock profile representations; and analyzing a

correlation of information between two or more information fields of a payment instrument,

wherein the analysis of a first information field of the payment instrument is dependent on what

information is in a second information field of the payment instrument, and wherein the

comparison of the pre-printed information in the payment instrument to the at least one document

stock profile representation is based on the correlation analysis between the first information

field and the second information field.

If fees are required or if any fees have been overpaid, please appropriately charge or credit

those fees to Meyertons, Hood, Kivlin, Kowert, & Goetzel, P.C. Deposit Account Number 50-

1505/5053-00507/EBM.

Respectfully submitted,

Eric B. Meyertons

Reg. No. 34,876

Attorney for Applicant

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.

P.O. BOX 398

AUSTIN, TX 78767-0398

(512) 853-8800 (voice)

(512) 853-8801 (facsimile)

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